

Patrick S. Thompson (SBN 160804)
pthompson@goodwinprocter.com
 Michael J. Moloney III (SBN 259140)
mmoloney@goodwinprocter.com
GOODWIN PROCTER LLP
 Three Embarcadero Center, 24th Floor
 San Francisco, California 94111
 Tel.: 415.733.6000
 Fax: 415.677.9041

David L. Permut (admitted *pro hac vice*)
dpermut@goodwinprocter.com
 Eric I. Goldberg (admitted *pro hac vice*)
egoldberg@goodwinprocter.com
GOODWIN PROCTER LLP
 901 New York Ave., NW
 Washington, DC 20001
 Tel.: 202.346.4000
 Fax: 202.346.4444

Attorneys for Defendants
 Bank of America Corporation; Bank of
 America, N.A., and FIA Card Services, N.A.

UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF CALIFORNIA
SAN FRANCISCO DIVISION

IN RE: BANK OF AMERICA CREDIT
 PROTECTION MARKETING & SALES
 PRACTICES LITIGATION

MDL Docket No. 2269-TEH

This Document Relates To:

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BLANCHE MELENDEZ, individually and on
 behalf of all other similarly situated,

Case No. 3:11-cv-04575-TEH

Plaintiff,

CLASS ACTION

v.

**STIPULATION TO EXTEND TIME FOR
 DEFENDANTS TO RESPOND TO
 PLAINTIFF'S CLASS ACTION
 COMPLAINT**

BANK OF AMERICA, N.A.; BANK OF
 AMERICA CORPORATION; and FIA CARD
 SERVICES, N.A.

Defendants.

Judge: The Honorable Thelton E. Henderson

1 Pursuant to Local Rule 6-1(a), defendants Bank of America Corporation, Bank of America,
2 N.A., and FIA Card Services, N.A. (collectively, “Defendants”) and plaintiff Blanche Melendez
3 (“Plaintiff”) stipulate as follows:

4 WHEREAS, on or about August 5, 2011, Plaintiff filed her complaint in *Melendez v. Bank*
5 *of America, N.A., et al.*, Case No. 11-CV-5467 (the “*Melendez* action”), in the United States
6 District Court for Southern District of New York;

7 WHEREAS, on August 26, 2011, the Judicial Panel on Multidistrict Litigation (“JPML”)
8 made the *Melendez* action subject to a conditional transfer order to be coordinated in this Court
9 with *In re: Bank of America Credit Protection Marketing & Sales Practices Litigation*, Case No.
10 11-MD-2260 (“MDL action”);

11 WHEREAS, on September 15, 2011, the *Melendez* action was finally transferred and given
12 the individual case number in this Court of 11-cv-04575-TEH;

13 WHEREAS, pursuant to Defendants’ agreement to waive service on August 23, 2010,
14 Defendants’ response to Plaintiff’s complaint is currently due on or before October 22, 2011;

15 WHEREAS, an initial Case Management Conference (“CMC”) is scheduled in the MDL
16 action on November 14, 2011;

17 WHEREAS, this Court’s Order Setting the Case Management Conference stayed all
18 discovery and denied without prejudice all currently pending motions with leave to re-file after the
19 CMC (Dkt. 11 ¶ 11);

20 WHEREAS, Defendants’ counsel contacted Plaintiff’s counsel on October 18, 2011 to
21 discuss an extension of its deadline to respond to the Complaint until after the CMC;

22 WHEREAS, the Parties met and conferred regarding Defendants’ requested extension, and
23 have agreed that good cause exists to extend Defendants’ deadline to respond to the Complaint as
24 any motion or responsive pleading filed by Defendants prior to the CMC would be contrary to the
25 spirit of the Court’s CMC Order and potentially would waste the Court and the parties’ resources.
26 Thus, in the interest of judicial efficiency, the Parties have agreed that Defendants’ response to the
27 Complaint should be due on a date determined at the CMC;

28 WHEREAS, no party will be prejudiced by this extension of time;

1 WHEREAS, the continuance will not alter the date of any event or deadline already fixed
2 by this Court;

3 NOW, THEREFORE, IT IS HEREBY STIPULATED AND AGREED, between counsel
4 for Plaintiff and counsel for Defendants, that Defendants' response to the *Melendez* Complaint
5 will be due at a date to be determined at the MDL Case Management Conference.

6 IT IS SO STIPULATED.

7
8 Respectfully submitted,

9 Dated: October 20, 2011

By: s/ Eric I. Goldberg
Patrick S. Thompson
Michael J. Moloney III
GOODWIN PROCTER LLP
Three Embarcadero Center, 24th Floor
San Francisco, California 94111
Tel.: 415.733.6000
Fax: 415.677.9041

David L. Permut (admitted *pro hac vice*)
Eric I. Goldberg (admitted *pro hac vice*)
GOODWIN PROCTER LLP
901 New York Ave., NW
Washington, DC 20001
Tel.: 202.346.4000
Fax: 202.346.4444

Attorneys for Defendants
Bank of America Corporation; Bank of
America, N.A., and FIA Card Services, N.A.

19 Dated: October 20, 2011

By: s/Gregory Link
Brian P. Murray
Gregory Linkh
Murray Frank LLP
275 Madison Avenue, Suite 801
New York, NY 10016
(212) 682-1818
Fax: (212) 682-1892
Email: bmurray@murrayfrank.com
Email: glinkh@murrayfrank.com

Brett H. Cebulash
Taus Cebulash & Landau, LLP
80 Maiden Lane, Suite 1204
New York, NY 10038
212-931-0704
Email: bcebula@tclaw.com

Brian P. Murray
Murray Frank LLP
275 Madison Avenue, Suite 801
New York, NY 10016
(212) 682-1818
Fax: (212) 682-1892
Email: bmurray@murrayfrank.com

Kevin Sylvan Landau
Taus Cebulash & Landau, LLP
80 Maiden Lane, Suite 1204
New York, NY 10038
212-931-0704
Email: klandau@tcllaw.com

Marc Lawrence Godino
Glancy Binkow & Goldberg LLP
1801 Avenue of the Stars, Suite 311
Los Angeles, CA 90067
310-201-9150
Fax: 310-201-9160
Email: mgodino@glancylaw.com

Steven A. Owings (*pro hac vice*)
Owings Law Firm
1400 Brookwood Drive
Littlerock, AR 72202
(501) 661-9999

T. Brent Walker (*pro hac vice*)
Carter Walker, PLLC
2171 West Main, Suite 200
P.O.Box 628
Cabot, AR 72023
(501) 605-1346
Fax: (501) 605-1348

Attorneys for Plaintiff Blanche Melendez

